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**ABSTRACT**

Apparatus and methods for manufacturing a folder which has front and back panels with a divider there between. The divider front and back panels and divider are taped together along a spine of the folder such that the panels and divider can be turned like the pages of a book. There may be one, two, or three or possibly even more dividers with all of the dividers being secured in place at the spine of the folder. The tape(s) may be pleated so that the panel-to-divider and/or divider-to-divider compartments can expand. This pleating technique can also be employed to give expansibility to the single compartment of a file folder which does have internal dividers.